

United States Bankruptcy Court
Northern District of Ohio

In re:
Judy A Pinnick
Arthur H Pinnick
Debtors

Case No. 21-61078-rk
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-6
Date Rcvd: Aug 11, 2021

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2021:

Recip ID	Recipient Name and Address
db/db	+ Judy A Pinnick, Arthur H Pinnick, 7695 Judy Ave, Apple Creek, OH 44606-9536
27027068	+ Central Credit Services, LLC, Attn: Bankruptcy, 9550 Regency Square Blvd, Ste 500 A, Jacksonville, FL 32225-8169
27027074	+ Team Recovery, Inc, Attn: Bankruptcy, Po Box 1643, Stowe, OH 44224-0643

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: davidmtodarocolpa@gmail.com	Aug 11 2021 20:35:00	David M. Todaro, 126 Walnut Street N, Wooster, OH 44691
tr	+ EDI: QAPSILAGY.COM	Aug 12 2021 00:38:00	Anne Piero Silagy, Esq., Canton, 1225 South Main Street Suite 1, North Canton, OH 44720-4247
ust	+ Email/Text: ustpreion09.cl.ecf@usdoj.gov	Aug 11 2021 20:35:00	Cynthia J. Thayer, US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
27027064	Email/Text: ebn@americollect.com	Aug 11 2021 20:35:00	Americollect, Po Box 1566, 1851 South Alverno Road, Manitowoc, WI 54221
27027065	EDI: BANKAMER.COM	Aug 12 2021 00:38:00	Bank of America, Attn: Bankruptcy, Po Box 982234, El Paso, TX 79998
27027066	+ EDI: CAPITALONE.COM	Aug 12 2021 00:38:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
27027067	+ Email/Text: bankruptcy@cavps.com	Aug 11 2021 20:35:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2322
27027069	+ EDI: DISCOVER.COM	Aug 12 2021 00:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
27027070	Email/Text: eblymiller@fidelitycollections.com	Aug 11 2021 20:35:00	Fidelity National Collections, 885 South Sawburg Avenue, Suite 103, Alliance, OH 44601
27027071	+ Email/Text: PBNCNotifications@peritusservices.com	Aug 11 2021 20:35:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
27027072	+ EDI: NAVIENTFKASMSERV.COM	Aug 12 2021 00:38:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
27027073	+ Email/Text: bankruptcyteam@quickenloans.com	Aug 11 2021 20:35:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a

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preferred address, or ## out of date forwarding orders with USPS.
NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2021 at the address(es) listed below:

Name	Email Address
Anne Piero Silagy, Esq.	asilagycourt@neo.rr.com asilagy@ecf.axosfs.com
David M. Todaro	on behalf of Debtor Arthur H Pinnick davidmtodarocolpa@gmail.com davetodaro@embarqmail.com;r43226@notify.bestcase.com
David M. Todaro	on behalf of Debtor Judy A Pinnick davidmtodarocolpa@gmail.com davetodaro@embarqmail.com;r43226@notify.bestcase.com

TOTAL: 3

Information to identify the case:

Debtor 1: Judy A Pinnick
 First Name Middle Name Last Name
 Social Security number or ITIN: xxx-xx-5366
 EIN: --_-----

Debtor 2: Arthur H Pinnick
 (Spouse, if filing) First Name Middle Name Last Name
 Social Security number or ITIN: xxx-xx-4901
 EIN: --_-----

United States Bankruptcy Court: Northern District of Ohio
 Date case filed for chapter: 7 8/9/21

Case number: 21-61078-rk

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Judy A Pinnick	Arthur H Pinnick
2. All other names used in the last 8 years		
3. Address	7695 Judy Ave Apple Creek, OH 44606	7695 Judy Ave Apple Creek, OH 44606
4. Debtor's attorney Name and address	David M. Todaro 126 Walnut Street N Wooster, OH 44691	Contact phone 330-262-2911 Email: davidmtodarocolpa@gmail.com
5. Bankruptcy trustee Name and address	Anne Piero Silagy Esq. Canton 1225 South Main Street Suite 1 North Canton, OH 44720	Contact phone (330) 526-8221 Email: asilagycourt@neo.rr.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov .	United States Bankruptcy Court Ralph Regula U.S. Courthouse 401 McKinley Avenue SW Canton, OH 44702	Hours open: 9:00 AM – 4:00 PM Contact phone 330-458-2120 Date: 8/11/21
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 28, 2021 at 10:30 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification required *** *** Proof of Social Security Number required ***	Location: 341 meeting will be conducted remotely. Please check the docket or with the case trustee for procedures.
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/29/21 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the <i>conclusion</i> of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	